



ERW

Attorney Docket 42141/101

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Richard T. McNAMAR et al.

Title: METHOD AND SYSTEM FOR INTERNET BANKING AND FINANCIAL SERVICES

Appl. No.: 09/578,508

Filing Date: 05/26/2000

Examiner: N. Subramanian

Art Unit: 3624

REPLY UNDER 37 C.F.R. § 1.111

Mail Stop AMENDMENT

Commissioner for Patents

PO Box 1450

Alexandria, Virginia 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated November 28, 2004, concerning the above-identified application.

The Pending Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks and the Status of the Application begin on page 15 of this document.